



IAN FREEMAN

Ian Freeman's remarkable career in the life insurance industry and his client-oriented approach have made him an industry leader.

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*"This year
will be my
best year."*

IRAN FERREIRA

Iran Ferreira, the Luva de Pedreiro, is the world's biggest sports influencer. Get to know the story of the Brazilian phenomenon.

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Simple Business?

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Business

The pain of stagnating your personal brand

Ricardo Dalbosco

Have you ever come home after a normal day at work and felt exhausted? Or hoping that “happy hour” will come soon? What a sad thing when we have a career where only that hour is for joy and the rest of the day is a “suffering”, as Cristiano Araújo’s song used to say.

It’s even worse when you look around you, in the corporate environment, and see colleagues being promoted, earning more, and getting new career opportunities, even though you are technically superior to them. Have any of these situations ever happened to you when you feel the pain of stagnation?

This is quite common, and it is not because the world is unfair, but because you have a weak personal brand, which prevents you from turning around in your professional journey, which would bring positive effects to your personal life. This ends up giving you lousy results, even if you have high potential. Want to know how?

You don’t get the best positions, even though you are competent; you don’t sell, even though you have a competitive price and product; you don’t lead in an assertive and engaging way, because you are not seen within the company as a strong and powerful brand; you feel frustrated when you

see less capable people in better positions. In short, you don’t feel protagonist in what you do, because another “CPF” decides your future.

Now you may be asking yourself: “Dalbosco, but why does this happen?”

It only happens because your personal brand falls short of who you can be. You are allowing this to happen because of a few factors, such as: 1) fear of being judged when positioning your personal brand on social media; 2) pursuit of perfectionism, holding back the attitude of starting; 3) lack of a guide/mentor you can trust (how to do, how to start, how to invest time and energy in the right spot).

If you have this career challenge to face and want to start having more power through your name in the market, now is the time for this career turnaround. In a digital environment where there is too much information (too many messages), the messenger (you) is the one who dictates the rule of transmitting confidence and trust, whether to a client, or to a recruiter (HR or headhunter). So it’s not just about creating visibility to your name, but about Earning respect, admiration, reputation, and moral authority in

times when being first in your customers’ minds can get you invitations, business, and opportunities on a weekly basis. And do you know what else this will give you in your career? The independence of choice: that is, you choose where you want to go, with whom, and when, no longer being a coadjutant in life and dependent on the decision of others.

Looking at your history with countless achievements, jobs, experiences, and training, but not knowing how to use this going forward is the big failure of many professionals: they use a narrative of the past and how much they have done for their companies, profession, and family, but do not know how to bring this into a communication that inspires people, individuals and companies, to see you as someone who: can generate value going forward; and as the solution to the problems that your target audience urgently needs to solve.

Increasing the awareness of your personal brand’s strength (or weakness) is the first step to enable you to make more assertive decisions in the marketplace. This attitude will have the ability to even resignify your self-image and create a personal brand strategy that will allow you to be much more valued, opening you up to achievements that you have not yet tasted in your life. From there, if you don’t know how to go about it, find a mentor who can guide you hand in hand and safely to that next step of achievement.

Go forward into your personal brand and your much better inner version that the world is still unaware of. Live the experience of being unique. Be a brand, be 1 brand!



Ricardo Dalbosco
Dalbosco is a personal brand strategist with experience in projecting professionals on four continents, as well as corporate brands. He is a company counselor and award winner, as well as a columnist for CBN. He has lived in several countries and was elected LinkedIn Creator in Brazil.



Innovation

Eat, Pray, Innovate

Cesar Patiño

In 1943, the psychologist Abraham H. Maslow, published the article "The theory of human motivation", where he defined that human needs are classified into five categories, giving rise to the famous Maslow's Pyramid.

The classification represents human needs, from the most basic to the most complex: physiological, safety, affection, esteem, and self-actualization.

At the base of the pyramid, we have the physiological needs, those that are fundamental for human survival, such as breathing, resting, sleeping, drinking and, obviously, eating.

Every living being, including Homo Sapiens, needs to eat to replenish the chemical elements and live, but the process of producing and preparing food is something that has changed throughout history. Always taking into consideration the search for more efficient and practical ways to obtain food, and also taking into consideration that the act of eating has social and sometimes even religious characteristics, such as the Holy Supper for Christians or kosher food for Jews.

The first humans (Homo species) were nomadic hunter-gatherers who extracted

their food from plants, fruits and animals they found along the way. But, interestingly, around 350,000-320,000 years ago, they learned to master fire and use it to prepare food to make it easier for the human body to eat.

Until, around 12,000 years ago, the Agricultural Revolution occurred, when man learned to master techniques for planting and harvesting food, radically changing his way of living and giving rise to the first societies that became increasingly complex.

Throughout history, man has been acquiring knowledge about techniques for planting and harvesting grains, vegetables, fruits, raising animals, fermenting beverages (thanks to this we have beer and wine), combining ingredients, until we reached the industrialization of food.

An interesting example is in the movie Hunger for Power (2016, The Founder) which tells the story of how the snack bars and restaurants were in the 1930s, opening of the first McDonald's store (May 1940) and how the brothers Dick and Mac McDonald innovated by creating a production line in the restaurants and creating the concept of Fast Food. There are two scenes that are worth

noting:

- using a tennis court to design the layout of the equipment and optimize the processes (it is the same technique used until today in industry, but nowadays we have the software to create Digital Twins)

- when looking for the perfect French fry, they test the optimal combination of time and temperature parameters (it's the Design of Experiments technique used in industry)

The use of Data and Algorithms is now mandatory in business, but in 1940, this was absolutely innovative.

Today, the challenges are different, such as ESG and healthy living, where the production and consumption of food play a fundamental role.

According to a survey conducted by the QualiBest Institute and the Galunion consulting firm (a consulting firm specializing in food service):

- 75% of consumers like to buy food that is tasty, fresh and helps improve immunity and well-being.
- 74% looked for healthy options and functional diets.
- 73% value the naturalness and freshness of food.
- 68% are concerned with

sustainability.

- 60% value the brand and origin of the products
- 51% value items free of artificial ingredients
- 51% favor a ban on the use of plastic in packaging and support the use of disposable utensils

Fortunately, innovation in the sector is in full swing to meet society's demands.

In Brazil, according to a 2021 survey by innovation platform Distrito in partnership with Outcast Ventures, an investment company specializing in the sector, there are 337 companies and the sector has already raised more than US\$ 1 billion in the last 10 years.

The startups are classified into 16 sectors, but in summary, they act on challenges such as:

- the search for more sustainable solutions,
- waste reduction
- predilection for agility in deliveries (especially of perishable items)

The profile of startups is to bet on e-commerce and on the digitalization of other more traditional companies in the sector, such as bars and restaurants that need to update the way they communicate and relate to the final consumer. For this reason, Brazilian foodtechs operate mostly in the B2B model, and the development of man-

agement software stands out among the most common solutions.

One of the most interesting sectors is that of "plant based meat" or vegetable based foods to substitute animal meat.

According to official research data from the IBGE, in 2021, the size of the cattle herd reached 224.6 million head for meat and milk production. Pig farming, on the other hand, had 56.15 million animals slaughtered in 2022.

The problem is that animal husbandry has high water consumption and high greenhouse gas production, going against ESG principles.

For this reason, companies that are dedicated to developing new foods, rich in protein, to replace meat are in the spotlight.

Among them we can highlight:

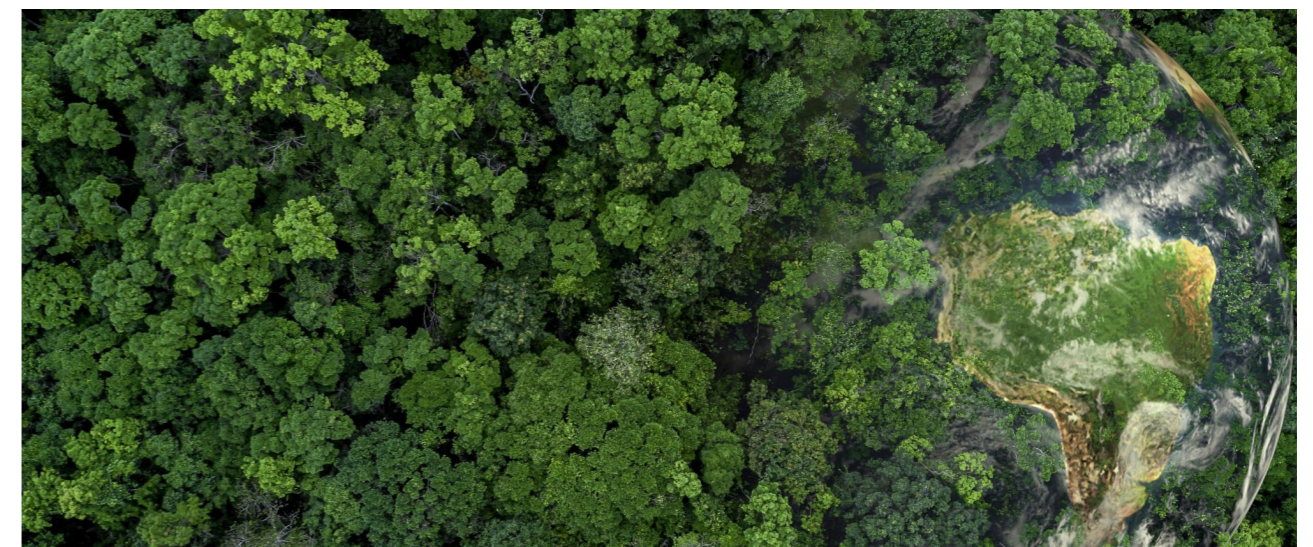
NotCo

The startup received an additional \$70 million in Series D to accelerate use of AI in B2B processes. The investment included leading industry names such as Jeff Bezos through Bezos Expeditions, Tiger Global, L Catterton, Kaszek Ventures, Future/

Valued at \$1.5 billion, NotCo is accelerating the use of its proprietary AI technology as an innovation and licensing mechanism for other manufacturers and predicts profitability by 2024/

Nude

Nude develops plant-based foods and



aims to contribute to the democratization of these items, currently inaccessible to much of the population. Created in 2020, the foodtech company has created the first carbon-neutral vegetable milk in the Brazilian market. In practice, this means that the brand was a pioneer in offsetting the carbon footprint of the entire production process - from the crops to the disposal of the packaging. The item is made from oats supplied by small producers and family farmers.

Cogumelado

The startup was highlighted because it was present with a Food Truck in the food court and also presented its pitch at the Web Summit Rio held in May/2023.

Cogumelado produces food such as hamburgers, sausages, and even mushroom-based feijoada.

Fazenda Futuro

The startup Fazenda Futuro is a foodtech that operates in the vegan meat market.

Fazenda Futuro is valued at R\$2.2 billion, after it raised R\$300 million in an investment round led by BTG Pactual Wealth Management, with participation from XP Investimentos and European venture capital fund Rage Capital.

In 2022, the singer Anitta became a partner (values not disclosed) and apparently they are betting on the singer's marketing to help the brand to spread the consumption of plant-based meat in Brazil and abroad (it is in 30 countries).

Also attracting attention has been the "cultured meat" sector, and here we have the Brazilian giant JBS that has decided to invest in the sector, but in an unconventional way.

JBS has invested 36 million Euros in Spain's BioTech Foods to allow the company to build an industrial plant in the Basque Country, with the main goal of having the new factory ready by 2024, when commercialization should begin.

No doubt we will see many new developments in the food sector in the coming years.

And you, are you already prepared for your next "vegan meat" barbecue?



Cesar Patiño
A professional with extensive experience in the fields of Information Technology and Consulting, working in Brazil, the USA, Argentina, and Chile. Currently, he is a mentor in startups and a consultant for companies in the processes of Innovation and Digital Transformation. Over the past 20 years, he has been working on defining and implementing business solutions, specializing in areas such as Artificial Intelligence, Internet of Things (IoT), and Blockchain. He is a speaker, spreading knowledge about new technologies in events like Gartner, IDC (Argentina), Amba (Argentina), and a guest lecturer in MBA courses at FGV, EBDI, and Faculdade Anhembí-Morumbi.

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Health and Longevity

10 powerful foods to fight inflammation in a stressful routine

Andryely Pedroso

You have probably heard that a stressful routine can damage your health by accelerating aging, increasing inflammation, and increasing the risk of disease.

Several researches indicate that food plays a key role in controlling intense cellular stress, which can be a reflection of an unbalanced routine in terms of mental health, diet, exercise, hydration, and sleep.

The good news is that there are foods rich in powerful components to fight inflammation, protecting the brain and the body from oxidative damage. These components are called antioxidants.

What are antioxidants?

Antioxidants are natural substances that can inhibit the action of free radicals (molecules that damage cells and DNA). When they are in excess, free radicals increase the risk of diseases and inactivate important enzymes for the body's balance, according to studies published in the Brazilian Journal of Geriatrics and Gerontology.

A stressful and unregulated routine can harm the body's natural antioxidant system, increasing the release of hormones such as cortisol, which can increase oxidative damage. The main habits, substances, and foods that can damage the body's antioxidant system are:

- Excessive mental stress;
- Alcohol;
- Tobacco;
- Ultra-processed foods
- Chemical additives;
- Embutidos
- Sugar;
- Sedentarism;
- Dehydration.

Antioxidants are widely distributed in natural foods, especially fruits, vegetables, herbs, and spices, acting as natural anti-inflammatories. Try to include at least five of the foods from the list below, to invest every day in your health and longevity:

- Lemon: Rich in vitamin C, which promotes healing, iron absorption, and strengthens the immune system;
- Tomato: Rich in lycopene, which can prevent cardiovascular diseases and prostate, stomach, and lung cancer;
- Spinach: Rich in lutein, which may protect against cataracts and age-related macular degeneration;
- Avocado: Rich in vitamin E, which may prevent against non-transmissible chronic diseases such as Alzheimer's, Parkinson's, and increase cellular longevity;
- Grapes: Rich in resveratrol, which can prevent cardiovascular diseases and some types of cancer, in addition to delaying skin aging.
- Sardines: Rich in coenzyme Q10, which helps protect the structure of cells and improve energy production and cognitive performance;
- Orange: Rich in hesperidin, which can prevent cardiovascular disease and some types of cancer;
- Apple: high in quercetin, which may contribute to the regulation of blood pressure and blood cholesterol levels;
- Carrot: Rich in beta carotene, an active precursor of vitamin A, which helps prevent night blindness and macular degeneration. It also protects the skin from damage caused by ultraviolet rays;
- Brazil nut: rich in selenium, which strengthens the immune system and contributes to the regulation of the metabolism.

Remember that health is a human being's most valuable asset. Today's habits will impact tomorrow's longevity.



Andryely Pedroso.
Elected as the first LinkedIn Top Voices and Creator in Brazil within the field of nutrition. Master's degree holder in Health Communication, Speaker, Nutritionist Mentor, Host of the segment "Nutrition Tips" on BAND TV, Brand Ambassador, and Author of the books "Personal Branding for Healthcare Professionals" and "365 Ideas for Nutritionists".



Corporate Discover the innovators' strategies: fall in love with the problem, not the solution

Lorena Pickert

Have you ever heard of the famous phrase: Fall in love with the problem, not the solution? This phrase, used to guide the creation of new products, is often attributed to Uri Levine, Israeli entrepreneur and cofounder of Waze. By adopting this mindset, he realized that the key to creating impactful solutions lay in deeply understanding the problems faced by users.

Instead of focusing exclusively on pre-designed solutions, he dedicated his time and effort to understanding the real challenges and needs of Waze users. This mindset is crucial to entrepreneurial success. When you are passionate about the problem, the solution becomes a natural consequence. Here are some practical tips based on that principle:

1. Know the problem:

To create an effective solution, it is essential to have a deep understanding of the problem you want to solve. Conducting research is a key step in this process. Explore different sources, such as articles, market studies, competitor analysis, and relevant data. By studying the context in which the problem manifests itself, you will be better equipped to find solutions that meet users' real demands.

2. Empathize with users:

Putting yourself in the users' shoes is an essential skill for creating meaningful solutions. Seek to understand the pains, challenges, and needs that users face in relation to the problem. This involves developing genuine empathy and a deep understanding of their lived experiences. This approach helps build a more holistic view of users' needs.

3. Win or learn!

In an innovation process, it is important to be willing to experiment and learn from the results. While the first proposed solution may not be perfect, every mistake represents a valuable learning opportunity. Instead of being discouraged by initial



failures, see them as necessary steps to improve your understanding of the problem and refine the solution.

By following these tips, you will be directing your focus toward deeply understanding the users' needs. By knowing the problem, empathizing with users, and being willing to learn from mistakes, you increase the chances of creating truly impactful solutions.

When we are genuinely passionate about the problem, the solution becomes a natural consequence of our understanding and dedication. So as you embark on innovative ventures and projects, remember to fall in love with the problem and let the solution be driven by that passion.



Lorena Pickert
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IRAN FERREIRA

Iran Ferreira, also known as “Luva de Pedreiro” (Bricklayer’s Glove), is a Brazilian digital influencer and YouTuber. He gained prominence through his posts related to soccer and his skills in the sport.

His characteristic catchphrases, such as “Receba!” (Receive!) and “Obrigado, meu Deus” (Thank you, my God), quickly became popular among internet users and celebrities in the world of soccer and other sports.

In addition to his digital presence, Iran has also signed advertising contracts and partnered with brands and sports organizations, including Prime Video and UFC.

In 2023, Iran Ferreira was signed to play 7-a-side soccer for the Grêmio team and continued to draw attention for his interactions on social media.



Interview

Exclusive Interview with Iran Ferreira

Tell us a bit about your story.

I grew up in the countryside of Bahia, in the city of Quijingue, in a very humble village called Tabua, with approximately 200 people living there, a 40-minute drive to the city. I always liked soccer and playing ball, I studied and worked to help at home. I lived in a very humble reality.

Where did the idea for the videos come from?

I started recording videos without any pretension. I would record and show them to my friends in the neighborhood, just for fun. My friends encouraged me to post them on social networks because they thought the videos were cool and funny. I started posting the videos on TikTok just for fun, until one day one of the videos went viral and had millions of hits. I kept posting and the videos went viral on TikTok, until the teams' own official pages started commenting on the videos. From that moment on many people started contacting me, famous, not famous, companies, etc. Both for "commercial interest" and to manage what I was doing. It was a whole new world for me. It all happened very fast.

Why the glove?

In Europe when it is very cold the players wear gloves, I always liked them and wanted to imitate them. As I didn't have the money to buy a glove of famous brands, I bought a very simple glove, to look like the European players, my intention was to imitate them. After starting to use them in the videos, I received many comments regarding the gloves, many of them even negative, so many people talking about the "bricklayer's glove" that I used, I decided to adopt the nickname. Bricklayer's Glove.

How is your relationship with the former futsal player Falcão, and how did he help you, right after problems with your former manager?

When my videos started going viral, many artists, celebrities, and soccer players commented on my videos, Falcão was one of them. We talked, sometimes via direct, and ended up developing a true friendship. When I had problems with my first manager, Falcão was the first person that came to my mind to ask for help, because of this approach that we had. I asked for help, he gave me total support and helped me with the problems with the former manager and helped me to professionalize my work. Falcão is a great friend of mine, I admire and have a lot of respect for him.

In a very short period of time, you became famous all over the world. How do you deal with fame?

I deal with it well. What bothers me the most is the heavy criticism about me and what I do, that I don't deserve where I am and things like that. Honestly, I can't understand this kind of comment, sometimes it hurts, but I keep on maturing and growing up. The rest is quiet. I always treat people well, take pictures with everyone. It is very nice to receive the affection of the fans.



"I received many comments regarding the gloves, many of them even negative. Because people were talking so much about the 'bricklayer's glove' that I used, I decided to adopt the nickname. Bricklayer's Glove."



Where did the famous slogan "RECEBA" come from?

Until today I can not explain it very well, kkkk. I used to score goals in the videos and one of the ways to celebrate was somehow telling the critics, "so RECEBA this goal", "RECEBA", "RECEBA". Most people liked it, it caught on and became a slogan. And it caught on so much, so much, that people outside Brazil don't call me "Bricklayer's Glove", they call me "Receive". Whenever I arrive somewhere outside of Brazil, everyone stops me and calls me "RECEBA", kkkk.

How do you select your commercial partners?

Mainly by the credibility of the company and if it meets what I want and believe in. It is not just money for money's sake.

Your brand is worth millions of reais. How do you take care of your image?

I am very young, I am only 21, but I try to focus on the production of my content and to fulfill my contracts. I try to avoid polemics and I am careful about what I post. I know that I have thousands of children and teenagers who follow me, my role is to inspire them and not let them down.

Of all the projects you have done, what was your best experience?

There were two. Going to the Golden Ball awards,

the awards for the best players in the world, I was the first influencer in history to be invited to go to the Golden Ball ceremony, it was unbelievable and an honor, it is even difficult to describe in words, I will carry this with me for the rest of my life. Meeting The Rock. I've beaten the game" kkk.

You are the biggest sports influencer in the world with almost 50 million followers in all your social networks. What would you say to someone who wants to work with the Internet?

Things on the Internet change very fast. I would say that mainly, being tuned into what's hot, will always have a higher demand demand. Other things are also, to be authentic and not to mind the criticism, one day things will work out.

In all your travels around the world, do you have any funny stories to tell us?

I am very afraid of flying. I was going to Europe, close to landing, smoke began to come out of the plane and it came back down. It turned around and managed to land. Then I ran out of the plane. I thought I was going to die, kkkkk..

How do you deal with the haters?

I matured in the last years. Nowadays I am much more relaxed about it. I know there will always be critics. I try not to care.

Have you ever had an offer to play soccer professionally?

Yes.

Who is better, Messi or Cristiano?

Both are geniuses, but I prefer Cristiano.

A message you want to leave.

This year will be my best year yet.

"Mainly due to the credibility of the company and whether it aligns with what I want and believe in. It's not just money for the sake of money."

Startup

How acting as a consultant can broaden your career options

Gustavo Vilardo

The Opportunity

Currently, there is talk of a more modern and less linear career concept, the “Slash Career”, where executives would have, at the same time, more than one main activity in different segments. Within this context, working as a management consultant is one of the many options available.

But what exactly is a consulting project about? I dare say that if we ask the same question to three different executives, we will get three different answers. Furthermore, why do companies hire consultants? What are the main competencies and skills that a consultant needs to perform his or her work? How is a consulting project delivered? And, finally, how do you charge for such work?

Based on my long experience as a management consultant, selling and delivering consulting projects, and as an executive, contracting consulting projects, I will try to answer these questions.

What is a consulting project?

The main reason for the existence of a consulting project is to define and/or implement a solution to some specific business problem. Some examples of consulting projects I have participated in and their motivation are:

- Organizational Restructuring: review the organizational structure for adequacy to a new business reality or preparation for a market change
- Strategic Planning: evaluate business and competition scenarios, define priorities for a future period, aligning the several areas to a common goal
- Evaluation of entry into a new business: determine the feasibility and eventual GAPs between supply and demand in the market to be addressed.
- Go to market strategy for a new product launch:

define value proposition, target segments, distribution channels, and pricing structure.

- Operational efficiency program: estimate opportunities for process improvement, customer satisfaction, and respective workforce optimization.
- Digital Transformation and Innovation Roadmap: implement new work dynamics aiming at enabling a Test and Learn culture to shorten business and innovation cycles.

Why do companies hire a consulting project?

Companies hire a consulting project basically for four main reasons, individually or a combination of them: - Knowledge

Search for the acquisition of a best practice or benchmark for a specific solution that is not available internally, either in the same industry, another industry, or even in another country.

- Execution Capability

There is knowledge internally about the solution, but there are no internal resources available to execute the design and/or the implementation of a given theme.

- Endorsement

The hiring executive already has a solution in mind, but needs an external stamp of approval for alignment with peers, board, and/or investors.

- Trust

The contracting executive knows and trusts a certain person to execute the project, either by notorious knowledge or by similar previous successful experiences.

What are the competencies required to perform consulting work?

Just like any other activity, becoming a management consultant requires the development of specific competencies and skills. There are a min-

imum of five core competencies, two general ones being Strategic Commercial and Project Management and three more specific ones, the “Basic Consultant Skills”: Problem Solving, Effective Communication and Business Case Development.

- Strategic Commercial

Consulting projects have to be conceptualized and sold, and this requires a critical view of each potential client’s business situation in order to propose an approach that both addresses the problem at hand and adds value for the contractor.

- Project management

Consulting assignments are structured as a project, with a beginning, middle, and end, and, as such, require knowledge and experience in controlling the scope, deadline, resources involved, and available budget.

- Basic consultant skills

Every consulting project requires the use of at least one of three basic skills:

Problem solving

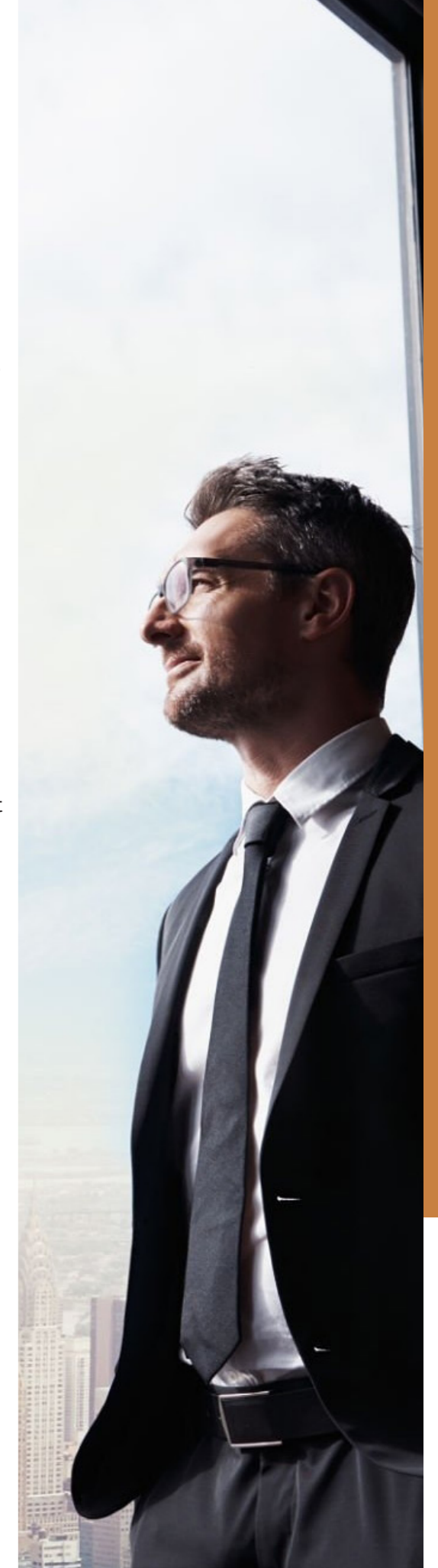
Defining the solution to a business problem is hardly trivial; many times the contractor himself believes that the problem is different from reality. Therefore, it is fundamental to use a hypothesis-based approach in which the business problem is broken down into smaller and independent problems. In this way, the data is analyzed interactively, and the hypotheses are validated or refuted until the most appropriate solution is reached. Example: To define a solution to reduce the cost of a certain category, one would investigate whether it would be by decreasing the volume or the purchase price.

Effective Communication

Communicating a solution is an important step in the consulting project and therefore has to follow very strict structuring criteria. The most commonly used general concept is the “Pyramid Principle” in which the main messages corresponding to the proposed solutions are exposed on a first level and the supporting details are revealed on lower levels. This is most relevant because typically the audience is more interested in the answer than in how it was arrived at. In addition, one absorbs ideas and conclusions more easily within a broader context. Customizing presentations according to the audience’s social style is another critical point. Example: for an analytical individual, you should use a more inductive logic, showing all the analyses before presenting the conclusion, the opposite applies to a more pragmatic individual.

Business case development

Almost always proposing a solution to a business problem requires investment or financial trade-off, so knowing how to structure and estimate the impacts on the main drivers of the business is fundamental. Example: the decision to enter a new business requires marginal investment with the expectation of generating new revenues, this equation



needs to be well prepared, discussed, and defended.

What approaches are used to deliver a consulting project?

A consulting project can be delivered using two main methodologies as a reference, Waterfall and Agile. In Waterfall, major milestones are defined with specific associated partial deliverables that ultimately make up the complete deliverable. In the Agile method, MVEs (Minimum Viable Deliverables) are defined for each sprint (2-4 weeks) and as the sprints progress, the delivery becomes more complete and robust. The most appropriate methodology depends on the specific situation of each project. Using a Strategic Planning as an example, in the Waterfall method, there are two stages: Strategy Definition (2-4 months) and Implementation (6-12 months). In the Agile method, there are shorter complete cycles of Strategy Definition and Implementation, lasting 4-6 months.

How do you charge for a consulting project?

Typically, there are three ways of charging for a consulting project, the use of each will depend on the context during the design and sale of the project. There are cases where a combination of all three ways is used.

Hours incurred

In this modality an hourly rate is set for each resource involved in the project, and the amounts due are determined periodically, regardless of what was delivered during the period. In other words, the risk of an eventual delay is on the contractor's account. Example: in a two-month project, with two full-time resources, at the end it will cost 2 resources x 160 hours per month x 2 months x value of each resource's hour.



Fixed price

In this modality an approach, a schedule, and the respective deliverables are defined and a fixed value is charged. In other words, the risk of an eventual delay is on the consultant's side, which is mitigated with the definition of a responsibility matrix (consultant and company) for the execution of the project. Example: in a Go to Market Strategy project to launch a new product, lasting 2 months and with 2 major deliveries, at the end of the project the value due is the fixed amount agreed upon in the sale.

Value-added based

This modality is typically used in projects where you can measure the results directly, such as cost reduction. A base value is defined, and anything that is improved over this, the consultant is entitled to a share. In this case, in principle, it may seem that the risk is well shared, but normally there is an effort from the consultant to get the initiatives up and running and, not always, he has the decision power to implement the changes. In other words, an eventual use of this modality has to foresee contractual protection situations. Example: in a Cost Reduction project that identified and achieved savings of R\$10 million over 12 months, the consultant was entitled to 40% of this amount, R\$4 million.



Gustavo Vilardo, Diretor Executivo de Planejamento Marketing do grupo VRIO, que controla SKY no Brasil, conselheiro de Startups, consultor de gestão, investidor anjo e ex-triatleta.

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IAN FREEMAN

Ian Freeman's remarkable career in the life insurance sector and his customer-oriented approach have made him a leader in the industry.



Ian Freeman: The Compassionate Wealth Management Advisor

Powerful Knowledge Leads to Prosperity

In today's world we are overloaded with images and data, but there is an immense lack of knowledge in the realm of finance and wealth - and that's where Ian Freeman steps into people's lives: to create a personal relationship with them and provide his vast knowledge and guidance. As you read on, you'll be inspired and you'll realize how Freeman's philosophy applies to you and to us all. Decades ago, Freeman was one of the first to realize this knowledge was a critical factor in helping diverse communities. It all stems from his humble beginnings.

From Humble Beginnings to Abundance

Manhattan born of Polish/Austrian heritage, Freeman himself learned how to go from a mentality of scarcity to a mentality of abundance. His Jewish grandmother lived in the Polish sewer systems in order to hide during WWI before escaping to America. His family's history has been an immense influence in why he teaches others, with similar humble backgrounds, to learn about generational wealth.

Freeman was a banker and investment banker before embarking on his insurance career in 1987. Starting with a \$5,000 loan from his uncle, heavy debt and major anxiety, Ian launched his insurance career. Since then he has enriched more than 4,300 lives by writing over \$1.8 billion in benefits for individuals, families and businesses. Freeman, the accomplished life insurance professional and founder of the Freeman Group, has earned a stellar reputation for his unwavering dedication to his clients' financial security. His caring, warm and thoughtful approach, coupled with an in-depth understanding of the industry, has made him a trusted advisor for individuals and families seeking peace of mind. Moreover, Freeman's philanthropic endeavors exemplify his commitment to making a



positive impact beyond his professional sphere. This article delves into Ian Freeman's remarkable career, shedding light on his role in supporting clients like Stacey Stone, who lost her husband in the tragic 911 attacks 22 years ago, and his charitable contributions through his philanthropic work with the Melville Foundation. His firm, The Freeman Group, is based in Boca Raton, Florida.

Stacey Stone's Tragic 911 Loss and Ian Freeman's Support

One of the most profound examples of Ian Freeman's empathetic approach involves his work with Stacey Stone, a client who faced a devastating loss. Stacey's husband, Lonny Stone (Ian's childhood friend) tragically perished on September 11, leaving her and their two children grappling with emotional trauma and financial uncertainty. Ian Freeman's expertise and dedication proved invaluable during this challenging period.

Recognizing the importance of life insurance in providing stability for Stacey and her children, Freeman guided her through the complex process with sensitivity and professionalism. He helped her navigate the intricacies of claims and ensured that she received the maximum benefit from the policy. Furthermore, Freeman took the time to listen to Stacey's emotional struggles, providing her with much-needed support and understanding. By going above and beyond his role as an insurance agent, Ian Freeman became a trusted confidant for Stacey, helping her regain control of her life during an immensely difficult time. The policy helped Stacey's son attend law school. And now, 22 years later, the policy for the Stone's - which created a family legacy - has provided a positive impact for the family, extending to protecting their grandchildren as their son purchased a life insurance policy of his own.

The Melville Foundation: Ian Freeman's Philanthropic Efforts

Ian Freeman's commitment to making a difference extends beyond his work as a life insurance representative. He has actively collaborated with the Melville Foundation, a charitable organization dedicated to supporting underprivileged communities. As a board member and passionate advocate for the foundation's mission, Freeman has played a key role.

The Melville Foundation focuses on providing educational opportunities, healthcare support, and community development resources to disadvantaged individuals and communities. Ian Freeman's involvement has been instrumental in ensuring the foundation's continued impact, enabling the foundation to expand its reach and make a meaningful difference in the lives of countless people.

Major Successes

Freeman ranks in the top 40 in career production in the entire 166-year history of Northwestern Mutual. He is one of only 16 financial representatives who have qualified each year since its inception for the Northwestern Mutual Forum, the company's highest level of achievement. Ian is a qualifying and life member of the Million Dollar Round Table.

Freeman holds the Chartered Life Underwriter (CLU®), Chartered Financial Consultant (ChFC®), Chartered Advisor for Senior Living (CASL®) and Accredited Estate Planner (AEP®) designations.

Freeman served as the president of the Northwestern Mutual Financial Representatives Association, which is an organization of 12 financial

representatives whose board represents over 7,500 financial representatives. It is dedicated to continuing the preeminent policy owner values historically provided by Northwestern Mutual. He is a member of both the National Association of Independent Financial Advisors and Finseca, of which he was a past board member.

Ian is a sought after, nationally and internationally known speaker who regularly gives both motivational and informational presentations on the financial services industry.

Ian Freeman: A Life Insurance Agent Extraordinaire

With almost four decades of experience in the insurance industry, Freeman has solidified his status as a prominent life insurance agent. His journey began when he recognized the need for a comprehensive approach to life insurance that goes beyond merely selling policies. Freeman's holistic perspective emphasizes relationship-based service, long-term financial planning, and unparalleled support for his clients. By carefully analyzing each client's unique circumstances and goals, Freeman devises tailored strategies to safeguard their financial well-being.

The Freeman Group, Ian Freeman's brainchild, has emerged as a firm renowned for its professionalism and client-centered approach. As the founder and principal, Freeman sets the tone for





his team, fostering a culture of compassion and expertise. The group's dedication to educating clients about the importance of life insurance and its benefits has led to countless success stories, earning Freeman a loyal client base of three generations (and counting) and widespread recognition.

Ian Freeman's remarkable career in the life insurance industry and his relationship driven approach to client care have made him an industry leader. His unwavering dedication to securing his clients' financial well-being goes beyond selling policies, as he strives to provide comprehensive support and guidance. The profound impact he had on Stacey Stone's life after her tragic loss exemplifies Freeman's commitment to his clients' emotional well-being.

Moreover, Ian Freeman's involvement with the Melville Foundation showcases his dedication to making a positive impact beyond his professional endeavors. Through his contributions as a board member and advocate, Freeman has played an instrumental role in helping the foundation reach underprivileged communities and empower individuals through education, healthcare, and community development.

In the world of life insurance, Ian Freeman stands out as a professional who not only safeguards financial futures but also provides solace and support during challenging times. His remarkable career and philanthropic efforts exemplify the transformative power of compassion and commitment. Ian Freeman's impact resonates far beyond the realm of insurance, touching the lives of individuals, families, and diverse communities, while inspiring others to make a difference in their own spheres of influence.





Neurobusiness

Focus and Concentration

How to minimize distraction

Hélio Contador

Do you know that feeling at the end of the day when you feel tired and unproductive, for not having been able to execute everything you had planned? Well, distractions are what we have most nowadays. Besides a tumultuous, chaotic world, full of uncertainties and threats, technology, for better or for worse, keeps us connected and on full time, seven by twenty-four, as we usually say. The advantages of modern technology are immense and we can no longer imagine living without it, but the degree of distraction and loss of focus has increased considerably, leading to a significant drop in productivity.

Many of us think that we can do several things at the same time, the so-called "multitasking", thinking that with this we can solve everything we need to do in a short period of time. This is a mistake, because those who imagine themselves doing several things at the same time are being unproductive and spending more energy than necessary. I read a Neuroscience research done with students in England, some time ago, that showed a loss of about 30% in productivity, during 1 day of studies, in the group of students who performed several tasks at the same time, compared to the other group of students who performed tasks sequentially, i.e. finishing one task and starting another. This only proves the thesis that our brain

can only perform one cognitive task at a time; automatic and habitual tasks do not require the same attention (walking, driving, washing the car, etc.) but when we think we are performing several tasks, which require more concentration, at the same time, we are actually alternating the focus and concentration separately on those tasks, something like "switching" functions, and each time we resume the previous task, we lose time (and energy) to resume it. At the end of the day, we find ourselves more tired and frustrated for not having accomplished everything we had planned.

What are the main distracting factors that affect us on a daily basis? We will mention some of them, but the list is longer: Technology - smartphones, tablets and computers, can be highly addictive and can easily distract people. Social media - is tremendously addictive and can easily distract people from what they should be doing. Work environment - often the work environment can be noisy and chaotic, which can make it difficult to concentrate. Personal worries - things like health problems, relationships, family, or finances interfere with a person's ability to concentrate on their tasks. Hunger - can affect concentration, as the brain needs energy to function properly. Not eating properly can lead to distraction and fatigue. Fatigue - is another common source of distraction. When a person is

tired, it is more difficult to concentrate on specific tasks. Boredom - repetitive or tedious tasks can easily lead to distraction and lack of focus. Anxiety and stress - affect a person's ability to concentrate, as their brain becomes overwhelmed and distracted by worries and negative thoughts.

The question that remains is: what can we do to improve our focus and concentration?

Before answering, I think it is important to conceptualize some points about human behavior that will help in understanding this question. First of all, our brain is a magnificent and powerful machine that has 86 billion neurons and processes about 1 million connections every second, but it is still driven by ancestry, reacting impulsively to survival and reproduction instincts, i.e., anything that might seem like a threat will get our attention instantly. Moreover, we are bombarded by millions of bits of information every second, and our power to consciously process this information is in the order of thousandths of this amount. Another important factor is the analogy we can make about the fact that the neural circuits that process our concentration is the same as the anxiety caused by a perceived threat or distraction, that is, the more we are distracted, the lower our power of focus and concentration.

One of the basic laws for our interaction with the Universe states that "What you focus on, expands," whether for good or ill. This is one of the reasons that explain the fact that, when we hear a bad news story, whatever the means of communication, we tend to focus on that problem and with this we increase the real dimension of the thing, generating emotions that reach the extreme point of losing concentration or even paralyze us. And the news media know how to exploit this very well!

Who has never had trouble remembering what someone just said to you? Or can't remember anything about the landscape on the way from home to work? Or you don't even notice the taste of the food you are eating because you are using your Smartphone and shortly after you don't know what you ate? Or you are reading a book with short attention spans and have to go back several pages to get back on track?

Our distractions can be sensory, meaning that we don't perceive what is around us and we disconnect from the world, or emotional, when we can't get it out of our heads.

A curiosity is that our vision is responsible for more than 80% of the millions of bits we receive per second, hence why we concentrate better when we close our eyes.

To start some methods and techniques to improve our power of focus and concentration, we must think of ATTENTION as a mental muscle that can be exercised and strengthened. There is research showing that it is possible to train the visual center of the brain to suppress the neuronal responses linked to distracting stimuli.

One way to begin this distraction-clearing process is to identify the things that distract us most, whether INTERNAL (negative thoughts, physical symptoms, disturbing emotions) or EXTERNAL (environment, noise, pollution, ergonomics, time management, television, social media). Once identified, it is easier to set up an action plan to deal with these points.

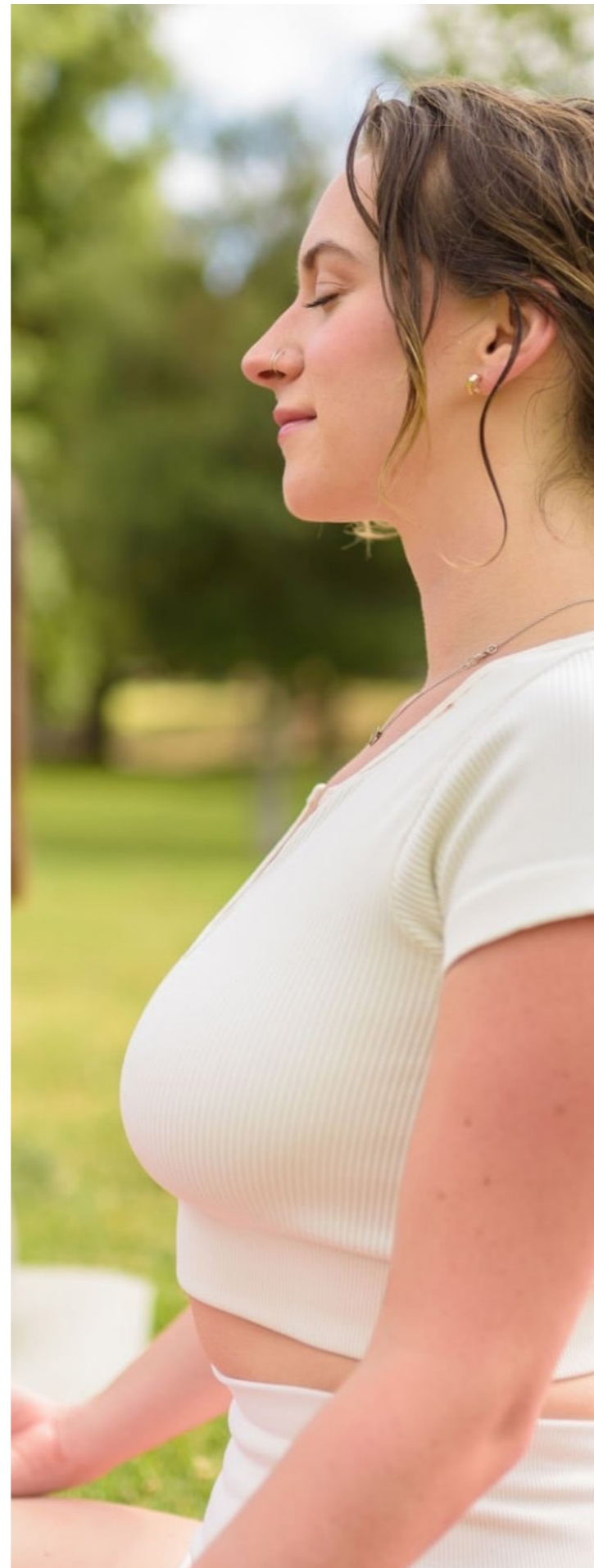
Here are 10 tips to improve your power of focus and concentration:

- Set a clear goal: Keep in mind what you want to achieve and stick to your goal while working.



- Organize your environment: Create an organized workspace free of distractions. Eliminate or reduce as many distracting stimuli as possible.
- Use time management techniques: Break your work down into smaller tasks and manage your time effectively. Set realistic deadlines and stay focused on the current task.
- Take regular breaks: Important to rest and refresh your brain. Do breathing exercises, stretching exercises, or simply walk for a few minutes.
- Practice meditation or mindfulness: Meditation can help you develop the ability to focus your mind and concentrate better. There are many apps and videos online that can help you get started.
- Get enough sleep: Sleep deprivation can negatively affect your ability to focus. Find out how many hours of sleep your body needs per night.
- Exercise regularly: Regular exercise can help improve your mental health and increase your ability to concentrate.
- Reduce stress: Stress can negatively affect your ability to concentrate. Find ways to reduce stress, such as yoga, travel, reading, or a relaxing walk.
- Use concentration techniques: Practice concentration techniques, such as counting or repeating key words in your mind, to help you stay focused on a task.
- Eschew multitasking: Avoid multitasking. Instead, concentrate on one task at a time and devote your full attention to it.

Anyway, there is no magic formula that works for everyone, so create your own focus and productivity methodology, one that works for you!



Hélio Contador is a graduate in Corporate Governance from IBGC and a participant in governance working groups in the Healthcare and Third Sector areas of IBGC. He is a speaker, a postgraduate professor at FGV IDE, a columnist for VERO Magazine, and a scholar in the fields of Human Behavior and Leadership with an emphasis on Neurosciences, Neurolinguistics, Emotional Intelligence, Coaching, and Mentoring. He has extensive experience in executive positions, presidency, and CEO roles at companies including Siemens S/A, Siemens Automotive, Ford Componentes Automotivos, Visteon América do Sul, and GRAACC – Hospital de Câncer Infantil. He is also a board member at AMCHAM and Sindipeças. With international travel experience and time spent in Germany and the USA, he is fluent in English.

Fashion

How to convey credibility in the job market through how I present and dress

Marthina Brandt



In the professional world, the way we dress plays a key role in how we are perceived. Dressing appropriately and conveying credibility through image is essential for success in the job market. Certainly, everyone likes to convey a positive image. Therefore, in the course of this article I will mention some tips that will contribute to this construction.

1. Know the company culture:

Before deciding what to wear, it is crucial to understand the culture of the company you work for. Some organizations have a formal dress code, while others are more relaxed. However, be sure to imprint and respect their style.

2. Dress professionally:

Regardless of the work environment, it is important to dress professionally. Choose clothes that demonstrate confidence and competence. Blazers, well-tailored suits, elegant blouses, slacks, and knee-length skirts are safe choices for creating a professional image. Bermuda shorts didn't even exist until a few decades ago, nor were they adult clothes. If you want to be confident, don't dress this way. Women, beware of necklines and too tight clothing.

3. Watch your appearance:

Overall appearance is a crucial factor in conveying credibility. Make sure your clothes are well ironed, clean, and properly fitted. Pay attention to details such as clean shoes, well-groomed nails, and a proper hairstyle. A neat appearance indicates professionalism and attention to detail.

4. Choose appropriate colors and styles:

Opt for solid, neutral colors to create an elegant and professional look. Colors such as black, gray, navy blue, and white are safe options. Avoid flashy or overly colorful prints unless they are appropriate for the work environment. The style of clothing should also reflect professionalism and discretion.

5. Subtle accessories:

The right accessories can complement your professional image. Opt for understated accessories such as a simple necklace, small earrings, and a professional handbag. Avoid extravagant or over-the-top accessories, as they can distract attention from your professionalism.

6. The importance of personal hygiene:

In addition to dressing appropriately, it is essential to maintain good personal hygiene. Make sure you are always clean and have an unobtrusive perfume. Pay attention to your posture and maintain confident body language.

7. Adapt to special occasions:

On certain occasions, such as meetings with important clients or corporate events, it is necessary to adjust your look. Dress more formally and appropriately for the specific environment. Research the event's dress code and plan your attire in advance to make a lasting impression.

Dressing well and conveying credibility through your image is an essential part of success in the job market. A professional appearance conveys confidence, competence, and responsibility. There are countless testimonials from people who have changed the way they dress, and who have quickly realized how this basic attitude has transformed their circle and work results. Jordan Peterson is a good example of this. For such a feat it is not necessary to wear designer clothes and get out of your reality. Using your creativity and acquiring a few more neutral pieces, this is already possible. Remember that this change is an investment in yourself!



Marthina Brandt is an entrepreneur and influencer. She worked as a model from the age of 13 to 28, collaborating with leading national and international brands. In 2015, she was crowned Miss Brazil.



Economy Buy or rent? That's the question.

Matheus Freitas

The decision between renting or buying a home is a subject that is always on the agenda and often has dangerous generalizations. Both options have advantages and disadvantages, but the final decision should not be solely financial. This decision must be well grounded in the moment of life, the stage of the career, financial conditions, and family plans. And the reason why this reflection is necessary is based on the convenience for each individual.

An obvious fact, but little considered, is the issue of interest embedded in the rent and how disadvantageous this option is in the long term, from a financial point of view. In most rental contracts, the adjustment is made taking into consideration the General Price Index (IGP-M). In the last 10 years, the accumulated IGP-M was 119.5%, an average of 11.95% per year. This means that an initial rent of R\$ 1,500.00 in 2013, strictly adjusted by the index, will reach R\$ 3,292.58 in 2023. Considering an individual in the beginning of his/her professional career or newly married individuals, which would be the best option, to buy or to rent?

Considering a property of R\$ 300 thousand with a rent of 0.5% of its value, we have a monthly value of R\$ 1.500,00. At the end of 30 years, with an average correction of 5% per year (less than half the average

of the last 10 years), the rent will be R\$ 6.174,20, with a total paid of R\$ 1.195.899. This is equivalent to 3,98 times the value of the property.

Now simulating the purchase of the same R\$300,000 property, with a down payment of 30% of its value and a loan for the remaining R\$210,000. If we consider an interest rate of 9,50% per year during 30 years, the total paid by the buyer for the acquisition would be approximately R\$ 588.056,15. This is equivalent to 1.96 times the value of the property, almost double.

The decision between buying or renting will depend on the peculiarities of each person or family. A family with a stable income and preference for a defined region/city makes the purchase of the property more convenient. On the other hand, for people in the beginning of their career, without a family or uncertainty about their permanence in a certain region/city, renting becomes a more viable option. It is always worthwhile to reflect well and try to analyze multifactorially before acquiring a debt, or paying for years for something that will never be yours.



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The Challenges of Biotechnology for World Food: Building a Sustainable Future

Lucas Boaventura

The growing demand for food for the world's population is a challenge that intensifies every day. With a projected population of about 9.7 billion by 2050, according to the Food and Agriculture Organization of the United Nations (FAO), ensuring food security has become a global priority. In this context, biotechnology emerges as an essential tool for meeting the challenges of sustainable food production. However, this approach is not without its obstacles and complex issues that need to be considered.

Biotechnology has the potential to increase agricultural productivity by developing plant varieties that are more resistant to diseases, pests, and adverse environmental conditions. Genetic modification of crops can confer desirable traits such as drought resistance, higher nutrient content, and resistance to specific diseases, allowing for more efficient and abundant production.

However, one of the challenges faced is ensuring that these genetically modified varieties (GMOs) are safe for human consumption and

the environment. Rigorous safety and regulatory assessments are conducted to mitigate any potential risks associated with the release of these organisms into the environment.

In addition to increasing productivity, biotechnology can also play an important role in promoting equity in access to food. The development of more resilient and nutritious crops can benefit resource-limited regions by enabling more efficient and affordable local production. This can reduce dependence on imports and ensure food security in vulnerable communities.

However, it is necessary to ensure that biotechnology technologies are affordable and available to small farmers and developing countries. This requires investments in research and development, technology transfer, and capacity building to ensure that everyone can benefit from biotechnology advances.

Public acceptance of biotechnology technologies in food production is a significant challenge. There is a lack of understanding and a negative perception of GMOs in some parts of



the world, which has led to regulatory restrictions and difficulties in accessing international markets.

Transparency, open dialogue and education are key to improving public understanding of biotechnology. Governments and scientific institutions play a crucial role in communicating the benefits and risks involved, providing evidence-based information and promoting informed debate on the subject.

Large-scale food production has been sharply criticized by entities that speak to the constants to the environment, including deforestation, loss of biodiversity and overuse of natural resources. Biotechnology can contribute to environmental sustainability by developing more resource-efficient crops, reducing the need for defensives and chemical fertilizers, which are used in a more assertive and conscious way.

However, it is necessary to carefully evaluate the long-term environmental impacts of biotechnology technologies. The continuous monitoring of the effects on ecosystems, genetic diversity, and the interaction with native species is fundamental to minimize any unintended adverse effects. To this end, companies in the market invest large sums in R&D, Research and Development. Scientists from the most diverse areas integrate a rich technical body within these companies with the

purpose of delivering to the market products capable of exercising their functionality without any damage to the environment.

Biotechnology offers promising opportunities to meet the world's food challenges by increasing agricultural productivity, promoting equity in access to food, and contributing to environmental sustainability. However, challenges related to safety, access, public acceptance and sustainability must be addressed to ensure that biotechnology is applied responsibly and ethically.

Collaboration among scientists, governments, the private sector and civil society is essential to develop and implement appropriate policies and regulations, promote research and development, and provide resources and training to those who need it most. Only through a joint effort can we fully utilize the potential of biotechnology and build a sustainable food future for all people around the world.



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MBA in Strategic Agribusiness Management.





“
**There’s no other
formula for things to
go well except with a
lot of dedication and
a touch of talent.”**

Bernardinho

Former coach of the Brazilian national volleyball team, gold medalist in two Olympics.

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